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## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J.LBR 9004-1

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Attorney for Creditor

In re:

Juana F. Henriquez-Upia

Debtor.

Order Filed on June 15, 2020 by Clerk U.S. Bankruptcy Court

**District of New Jersey** 

Chapter: 13

Case No.: 18-30997-RG

Hearing Date: April 15, 2020

Judge: Rosemary Gambardella

## CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY AND CO-DEBTOR STAY

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: June 15, 2020** 

Ionorable Rosemary Gambardella United States Bankruptcy Judge Case 18-30997-RG Doc 44 Filed 06/15/20 Entered 06/16/20 16:31:52 Desc Main Document Page 2 of 3

Debtor: Juana F. Henriquez-Upia

Case No.: 18-30997-RG

Caption of Order: CONSENT ORDER RESOLVING MOTION TO VACATE

**AUTOMATIC AND CO-DEBTOR STAY** 

THIS MATTER having been opened to the Court upon the Motion to Vacate the Automatic Stay and Co-Debtor Stay ("Motion") filed by Toyota Motor Credit Corporation ("Creditor"), and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby stipulated and agreed to that:

- 1. As of June 2, 2020, the post-petition arrearage was \$1,075.42.
- 2. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Movant's interest in the following property: **2014 Toyota Corolla; VIN: 2T1BURHE0EC159213** ("Property") provided that the Debtor complies with the following:
  - a. The Debtor shall cure the post-petition arrearage amount of \$1,075.42 by making six (6) consecutive monthly payments of \$179.24 beginning with the June 10, 2020 payment and continuing thereon on or before the 10<sup>th</sup> day of each month until paid in full; and
  - b. In addition to the above payments, the Debtor shall resume making the ongoing regular monthly payment in the amount of \$483.19 as they become due beginning with the June 10, 2020 payment.
- 3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraph and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.
- 4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11

U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

## STIPULATED AND AGREED:

/s/ Russell L. Low Russell L. Low, Esq. Low & Low 505 Main Street, Suite 304 Hackensack, NJ 10605 Counsel for Debtor /s/Gavin N. Stewart
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